

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Troy R Sheffield**  
Debtor(s)

Bankruptcy Case No.: 19-23887-JAD

Chapter: 13  
Docket No.: 149 – 148

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 3rd of February, 2025, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 3/17/25**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **3/25/25 at 10:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **3/17/25**.

Jeffery A. Deller  
United States Bankruptcy Judge

cm: **All Parties**

In re:  
Troy R Sheffield  
Debtor

Case No. 19-23887-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 03, 2025

Form ID: 408

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2025:**

Recip ID	Recipient Name and Address
db	+ Troy R Sheffield, 728 MacBeth Drive, Pittsburgh, PA 15235-4614
15168913	+ CITIMORTGAGE, INC., CENLAR FSB SUBSERVICING ON BEHALF OF, CITIMORTGAGE, INC., BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
15158473	+ Carla Sheffield, 6 Moga Street, Pittsburgh, PA 15206-2240
15158474	+ Cenlar Central Loan Administration, PO Box 77423, Trenton, NJ 08628-7423
15134466	+ Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068
15158487	+ George J. Francis, M.D. , LTD, 4727 Friendship Ave. # 300, Pittsburgh, PA 15224-1778
15158490	+ National Rehab Equipment, Inc., 540 Lindbergh Dr., Coraopolis, PA 15108-2750
15158492	+ North Side Christian Health center, 816 Middle Street, Pittsburgh, PA 15212-4915
15134469	+ Post Gazette Federal CU, 2201 Sweeney Drive, Clinton, PA 15026-1818
15158496	+ Post-gazette Fcu, 2201 Sweeney Drive, Clinton, PA 15026-1818
15158497	+ Quest Diagnostics, PO Box 71313, Philadelphia, PA 19176-1313
15158502	+ Wilkinsburg Penn Joint Water Authority, 2200 Robinson Blvd, PA 15221-1193

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BKBCNMAIL@carringtonms.com	Feb 04 2025 00:25:00	Wilmington Savings Fund Society, FSB, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Rd, Anaheim, CA 92806
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 04 2025 00:25:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15181032	+ Email/Text: acbafcu@onecommail.com	Feb 04 2025 00:25:00	ACBA Federal Credit Union, The Bank Tower, Ste. 801, 307 Fourth Ave., Pittsburgh, PA 15222-2113
15134457	+ Email/Text: bncnotifications@pheaa.org	Feb 04 2025 00:25:00	AES/Blue Ridge Funding, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15158469	Email/Text: g17768@att.com	Feb 04 2025 00:25:00	AT&T, PO Box 755, Atwater, CA 95301-0755
15134456	+ Email/Text: acbafcu@onecommail.com	Feb 04 2025 00:25:00	Acba Fcu, 300 Liberty Ave, Pittsburgh, PA 15222-1210
15158467	^ MEBN	Feb 04 2025 00:08:56	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15167390	Email/Text: ally@ebn.phinsolutions.com	Feb 04 2025 00:25:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
15134458	+ Email/Text: ally@ebn.phinsolutions.com	Feb 04 2025 00:25:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15158484	Email/Text: kburkley@bernsteinlaw.com	Feb 04 2025 00:26:00	Duquesne Light Company, PAYMENT

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			PROCESSING CENTER, PO BOX 10, Pittsburgh, PA 15230-0010
15385632	Email/Text: BKBCNMAIL@carringtonms.com	Feb 04 2025 00:25:00	WILMINGTON SAVINGS FUND SOCIETY,, FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
15163896	+ Email/Text: documentfiling@lciinc.com	Feb 04 2025 00:25:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
15134463	Email/Text: cfcbackoffice@contfinco.com	Feb 04 2025 00:25:00	Continental Finance Co, 4550 New Linden Hill Road, Wilmington, DE 19808
15158478	Email/Text: cfcbackoffice@contfinco.com	Feb 04 2025 00:25:00	Continental Finance Co, Po Box 8099, Newark, DE 19714
15158499	Email/Text: cfcbackoffice@contfinco.com	Feb 04 2025 00:25:00	Reflex, PO Box 6812, Carol Stream, IL 60197
15134459	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 04 2025 00:32:48	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15134460	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 04 2025 00:32:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15134461	Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 04 2025 00:31:25	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15139824	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 04 2025 00:31:36	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15134462	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 04 2025 00:31:24	Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettsburg, MD 20898-9438
15158476	+ Email/Text: documentfiling@lciinc.com	Feb 04 2025 00:25:00	Comcast, PO Box 719, Toledo, OH 43697-0719
15134464	+ Email/Text: ccusa@ccuhome.com	Feb 04 2025 00:25:00	Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive Ste 1, Morgantown, WV 26501-7209
15158480	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 04 2025 00:26:00	Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
15134465	+ Email/PDF: creditonebknofications@resurgent.com	Feb 04 2025 00:32:38	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15168221	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 04 2025 00:26:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15158485	+ Email/Text: bankruptcydepartment@tsico.com	Feb 04 2025 00:26:00	EOS CCA, PO Box 329, Norwell, MA 02061-0329
15134467	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 04 2025 00:56:01	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15158483	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 04 2025 00:25:00	Department of the Treasury, 310 Lowell St. Stop 360, Andover, MA 01810
15158488	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 04 2025 00:26:00	Jefferson Capital Systems LLC, 16 McLeland Road, Saint Cloud, MN 56303
15157190	Email/PDF: resurgentbknofications@resurgent.com	Feb 04 2025 00:31:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15166980	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Feb 04 2025 00:31:07	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
15158489	^ MEBN	Feb 04 2025 00:09:03	Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806
15134468	+ Email/PDF: bankruptcy_prod@navient.com	Feb 04 2025 00:32:00	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640

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15179701	Email/PDF: bankruptcy_prod@navient.com	Feb 04 2025 00:32:32	Navient PC TRUST c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15158493	^ MEBN	Feb 04 2025 00:09:02	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
15164107	Email/Text: bnc-quantum@quantum3group.com	Feb 04 2025 00:26:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15158498	+ Email/Text: Supportservices@receivablesperformance.com	Feb 04 2025 00:26:00	Receivables Performance Management, LLC, PO Box 1548, Lynnwood, WA 98046-1548
15158500	Email/Text: amieg@stcol.com	Feb 04 2025 00:25:00	State Collection Service, Inc., PO Box 6250, Madison, WI 53716
15134470	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 04 2025 00:25:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CITIMORTGAGE, INC.
cr		MIDFIRST BANK
cr		Wilmington Savings Fund Society, FSB, asTrustee of
15158495		Post-gazette Fcu
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15158466	*+	AES/Blue Ridge Funding, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15158465	*+	Acba Fcu, 300 Liberty Ave, Pittsburgh, PA 15222-1210
15158468	*+	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15158477	*P++	CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court., Continental Finance Co, 4550 New Linden Hill Road, Wilmington, DE 19808
15158470	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15158471	*+	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15158472	*	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15158475	*+	Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettsburg, MD 20898-9438
15158479	*+	Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive Ste 1, Morgantown, WV 26501-7209
15158481	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15158482	*+	Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068
15158486	*+	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15158491	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15158494	*+	Post Gazette Federal CU, 2201 Sweeney Drive, Clinton, PA 15026-1818
15158501	*+	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 4 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2025 at the address(es) listed below:

Name	Email Address
Albert G. Reese, Jr.	on behalf of Debtor Troy R Sheffield areese8897@aol.com agreese8897@gmail.com;r41196@notify.bestcase.com;officemanager@alreeselaw.com
Daniel Philip Jones	on behalf of Creditor CITIMORTGAGE INC. djones@sterneisenberg.com, bkecf@sterneisenberg.com
Daniel Philip Jones	on behalf of Creditor Wilmington Savings Fund Society FSB, asTrustee of Stanwich Mortgage Loan Trust I djones@sterneisenberg.com, bkecf@sterneisenberg.com
Denise Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor CITIMORTGAGE INC. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor CITIMORTGAGE INC. pawb@fedphe.com

TOTAL: 10